

Charleston, Vancouver, Bermuda, Aruba

SPECIAL TRAVEL ISSUE

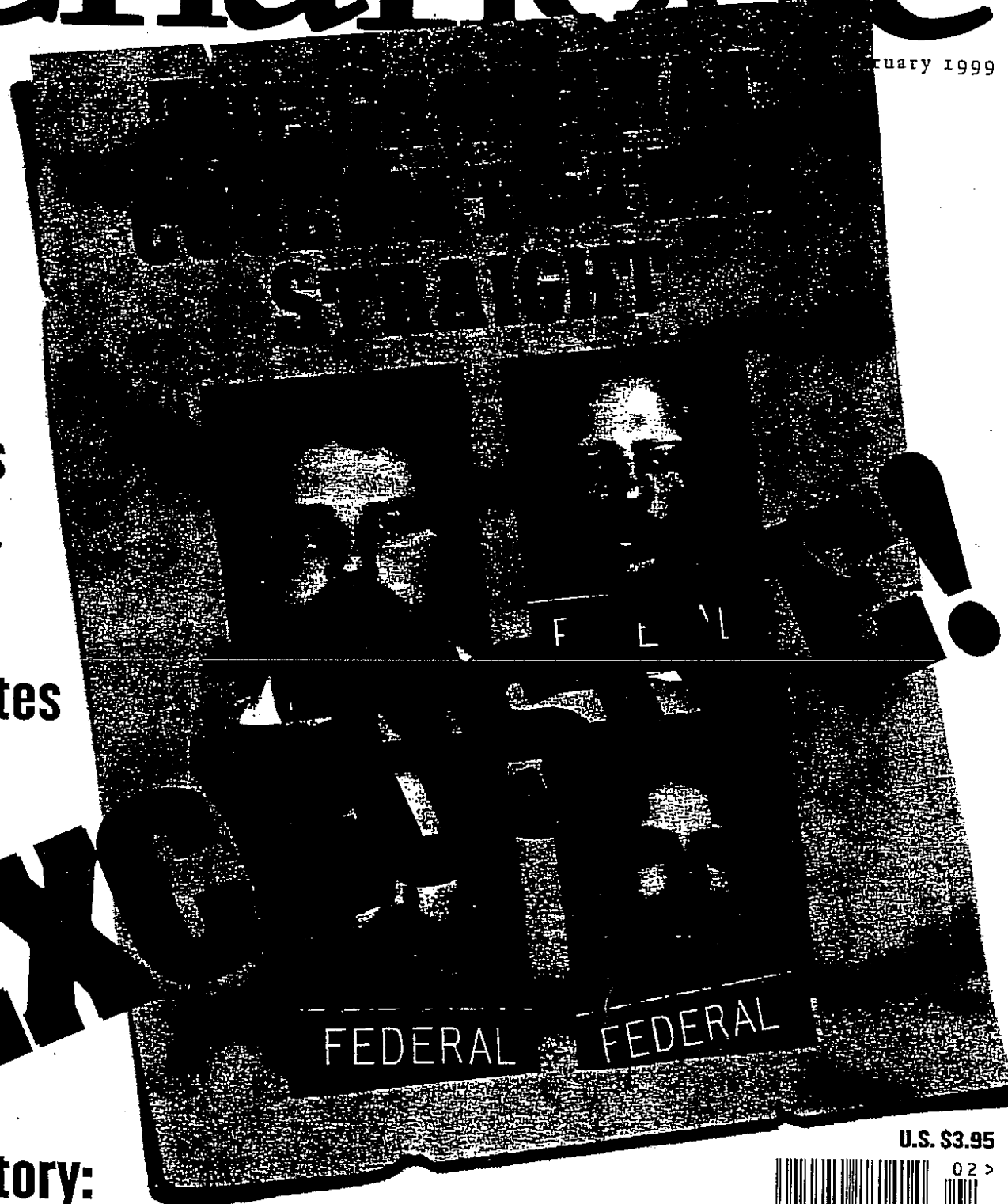
Charlotte

February 1999

**Y2K—
Is Duke
Power
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**Status
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**Stalking
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**Inside Story:
The \$17 Million Loomis Fargo Heist**

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WHITE TRASH CRIME

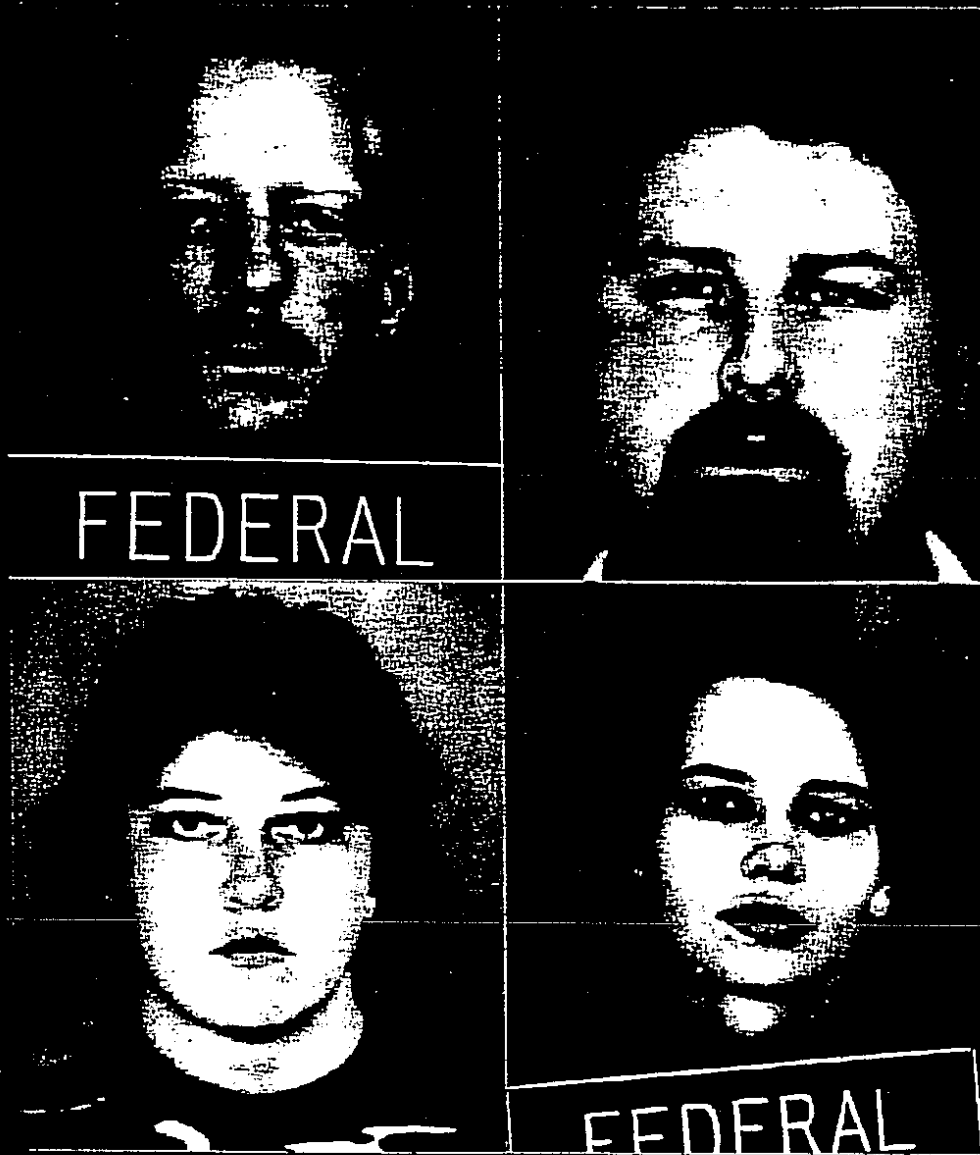
wasn't expecting visitors when the knock came at my door that cold January night. I certainly didn't expect visitors who knew where to find \$17 million in stolen bank loot. And I didn't expect visitors who wanted to get me involved in a dangerous dance between the FBI and a gang of criminals in a case being featured on "America's Most Wanted."

The knock came on a Sunday night in early 1998, at my home in Belmont, North Carolina. I opened the door to Steve Hartness, a private investigator who had worked with me during many court battles. I saw his car at the curb, with someone waiting inside. Hartness asked me a strange question. Did I remember the Loomis Fargo heist in October 1997?

Of course I did. The thieves made off with more than \$17 million in cash, making it the second-largest bank job in history. "I think I know who did it, and where the money is," Hartness said.

The Loomis Fargo case drew national attention. On a Saturday the previous October, Loomis Fargo employee David Scott Ghattt, a bank security guard, had been training a recruit when he left the vault door in the Loomis Fargo depository in Charlotte propped open with a stick. Ghattt returned to the vault later that night, and sixteen hidden video monitors showed him loading \$17 million into a Loomis Fargo van. His wife reported him missing when he didn't

Marion,omis Fargo heist came unraveled by Maurice Whitehead



Key members of the Gang That Couldn't Steal Straight, clockwise from top left: David Ghannt, Steve Chambers, Michelle Chambers, Kelly Campbell.

return home from the night shift, and the theft was discovered soon after.

Two days after the theft, the white Econoline van was found abandoned in west Charlotte. It contained some \$3.3 million of the missing cash and two videotapes which had recorded Ghannt during the theft. The FBI estimated the missing loot weighed more than a ton, and theorized the thieves didn't have enough manpower to take all the bricks of \$10 bills and \$5 bills left behind.

As it turned out, leaving the money and videotapes was just the beginning of the astonishing mistakes made by this hapless bunch of crooks. But, like cornered animals, they would become more threatening as time went along.

Hartness told me this story, which he had gotten from his nephew, Ken, who was the man I could see hiding in Hartness' car that winter night.

Ken grew up in Gaston County with a fellow named Eric Payne. They had lost contact for a while, then had recently renewed their friendship when they went to work for Jordan Graphics in Charlotte. In the evenings they would hang out in Gaston County bars just across the Mecklenburg line from their workplace. Payne never had more than beer money in his life, and once got in a fight over a \$5 debt. But when he got tight, he would talk crazy—about coming into a lot of money recently, about wanting to buy an airplane. Ken put this off as drunk talk until Payne showed him his brand

new Chevy Tahoe. It had \$10,000 cash under the seat.

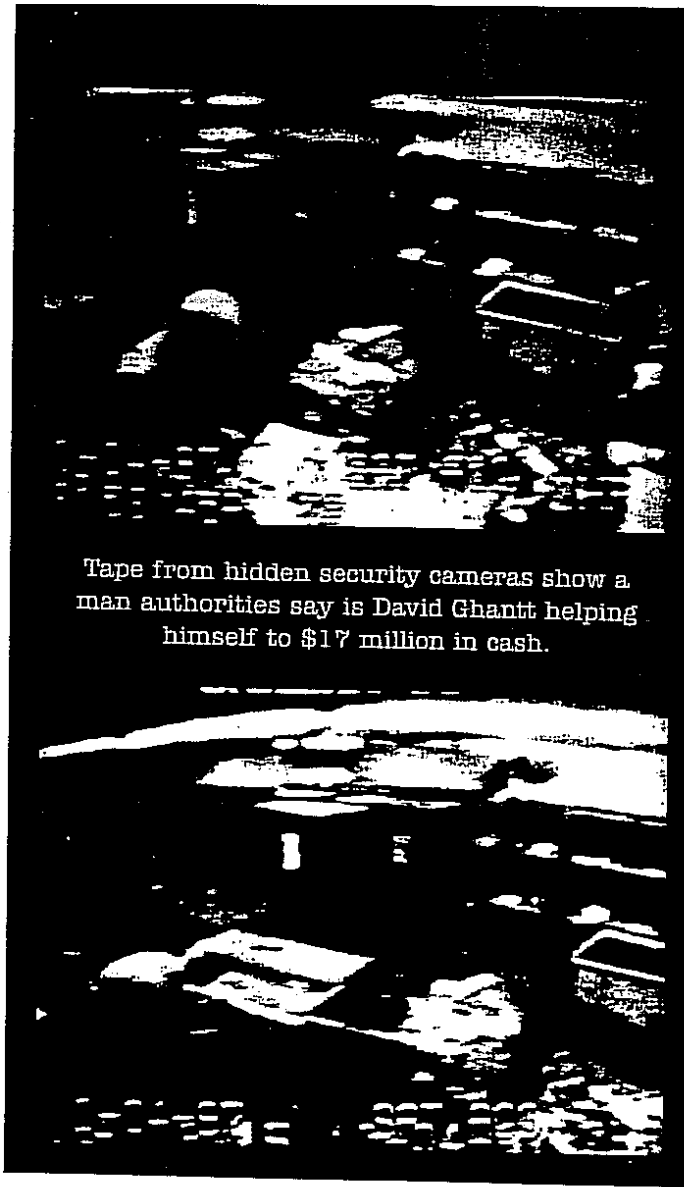
Ken asked around and learned Payne had taken a three-week unpaid vacation the day after the heist and had never returned to work. His wife had also quit her job. Hartness also learned Payne didn't have a loan on his Tahoe, and all his credit cards were paid off within days of the robbery.

Ken had met one of Payne's friends, Steve Chambers, at Chambers' new home in the exclusive Cramer Mountain development in eastern Gaston County. Chambers had bragged to Ken that his house was worth more than \$600,000 and they owed little on a mortgage. Hartness had learned that Chambers bought the house twenty-four days after the Loomis Fargo heist. It was a step—no, a leap—up from Chambers' previous dwelling: a single-wide mobile home in Lincolnton.

The Cramer Mountain house, which Chambers bought furnished, had 6,000 square feet of living space and four fireplaces. It had a grand entrance hallway and winding staircase to the second floor. Chambers promptly removed the Italian silk stair runner and replaced it with faux leopard skin. A large oil painting of a dog in a military uniform was hung for display. This augmented the elephant statues Chambers had placed in the living room, saying elephants were good luck.

The home had a tanning bed and a Las Vegas card table, complete with \$50,000 in chips. It had a wine cellar that the previous owner had kept stocked with fine wines and champagne. Chambers used it to cool his Franzia wine (the kind that is sold in half-gallon cartons), Boone's Farm wine, and Pabst Blue Ribbon beer. Chambers was especially proud of a large humidifier, where he stored \$20,000 worth of cigars. He apparently didn't understand the mechanical principles of a humidifier, however, because he never put water in it and all the cigars went bad. Ken said Chambers never knew the difference. Ken did notice that some of the cigars were Cuban, imported through Mexico, but he thought nothing more about it.

Ken described Chambers as six-foot-one, maybe 220 pounds—someone who could pass for an ex-NFL player or hockey jock. Ken thought sports might have provided Chambers' income, but he never quite got the story. Chambers referred to various sources—sports, gambling, investments.



Tape from hidden security cameras show a man authorities say is David Ghannt helping himself to \$17 million in cash.

Hartness said he had seen three new vehicles in Chambers' driveway, all bought and paid for.

Within sixty days of the Loomis Fargo heist, Chambers and his wife had obtained a new house in a gated golf-course community, three new cars, and a lifestyle that did not seem to fit their country ways.

Chambers liked Ken, who kept to himself and his family and—most important—kept his mouth shut. Each Sunday, Ken and Payne would go over to the Cramer Mountain house to enjoy the free beer and watch the races on Chambers' wide screen television.

The living arrangements were a little weird. Steve Chambers lived there with his wife, Michelle—or "Shelly" as she preferred—and their two children, a six-year-old daughter and a four-year-old son. But another woman, Kelly Campbell, stayed there, too. She didn't seem to be there for any particular pur-

pose—she wasn't family, she wasn't the nanny, and the way she talked to Shelly made Ken wonder who really was the woman of the house.

Ken had been hanging around this crowd since before Thanksgiving. It was now January 11, and Ken had gotten nervous. Chambers had begun to confide in Ken about certain things, such as the availability of large amounts of cash and the need to move it out of the country without alerting the authorities.

The best way to smuggle bulk cash out of the country, so Chambers believed, was on a cruise ship. You could take along trunks of "clothes," and no one seemed to care. Chambers proposed that Ken be paid \$150,000 to take \$2.5 million cash to Chambers' Cayman Islands bank account. Someone would go along with him to make sure the money arrived safely.

Ken had his own money problems stemming from an IRS lien and court-ordered child support for his two daughters from his first marriage. So the offer was tempting. But the more he thought about it, the more nervous he became. He thought about his new wife, his daughters, and his stepdaughters. How would they react if he got caught? He had always been law-abiding, and he was proud that his paycheck had always been honest.

Ken also worried the FBI might be closing in and he might be caught in the dragnet. Once arrests began, it would be every man (or woman) for himself, and Chambers' gang might well

include Ken on the heist when he had nothing to do with it.

That's when he turned to Hartness for help.

Having heard this much of the story, I knew what had to be done. I was a prosecutor for five years, but since 1990 my practice had concentrated on white-collar criminal defense. We needed to determine which federal prosecutor was handling the case, then work an immunity deal—Ken's testimony in exchange for not being prosecuted.

Unfortunately, Ken really didn't have anything concrete on Chambers or Payne. Neither man had admitted to the theft around Ken. Ken had seen bundles of cash at the Cramer Mountain house and in Payne's truck, but no one had ever linked it to the Loomis Fargo theft. I wondered if he really had enough evidence to prompt a prosecutor to deal. And what if the FBI had evidence that Ken was helping Chambers launder the money?

The next day I spoke with Assistant U. S. Attorney David Keesler, who was in charge of the case. I told him I had a client who knew enough about the theft to help the Feds get a search warrant and recover the remaining cash.

Keesler referred me to FBI Agent Mark Rozzi, who said they already had enough evidence to get a search warrant for the Cramer Mountain house. That seemed to indicate they had enough evidence to arrest Chambers' gang. So why were they waiting? I found out later that day, when Rozzi met with Ken, Hartness, and myself. The FBI believed David Ghattt, the Loomis Fargo security guard, was dead.

In a federal prosecution, a bank larceny is punishable by ten years in prison. A murder combined with a bank larceny, however, is punishable by death. But the FBI could find neither Ghattt nor his body.

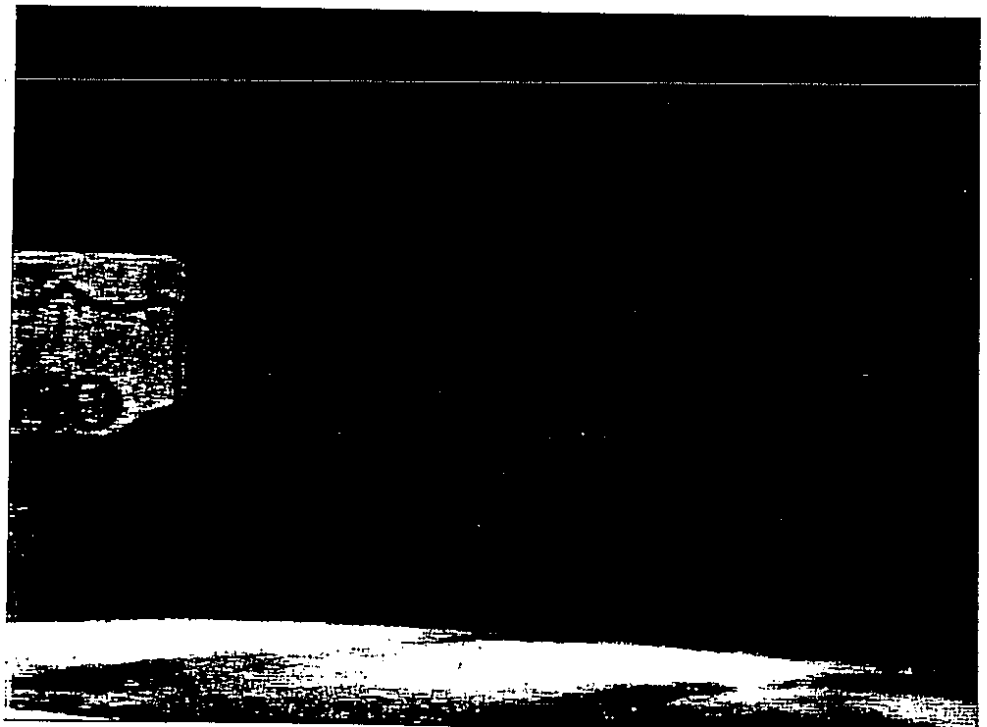
Rozzi also filled in another important fact: Kelly Campbell had worked with Ghattt at Loomis Fargo and had introduced Chambers to Ghattt, which explained why she was living at the Cramer Mountain house. Chambers evidently wanted to keep tabs on her. Meanwhile, the FBI couldn't infiltrate Chambers' gang because Chambers had once been an FBI informant and knew how the Feds work themselves into a criminal enterprise.

"Would you be interested in working with the FBI to help prosecute Chambers and his gang?" Rozzi asked Ken.

Now I knew Ken was in the clear and we could possibly help collect the \$500,000 reward. The only problem was that Ken was scared to death of Chambers now that he suspected he was a murderer, and he wasn't accustomed to being used as a snitch.

After a long discussion, Ken agreed to become Confidential Informant #2 (as he was later referred to in affidavits filed by the FBI). Rozzi planned to wire Ken's home telephone to record conversations with Chambers or Payne. He also wanted Ken to notify him in advance of any meetings with Chambers so Rozzi could bring Ken a recording device. The \$16,000 gadget was the size of a credit card and could be downloaded from using a personal computer's voice recognition software.

The FBI wanted Ken to spend as much time as possible with Chambers to build his trust. But, unlike Chambers and his



Authorities feared that David Ghattt, in cap in left photo and on left above after his arrest, was going to be murdered in order to sever ties between the robbery and the influx of cash into Gaston County.



Kelly Campbell (front) and Michelle Chambers ham it up after the arrest. Opposite, from left, Eric Payne, Stephen Chambers, Thomas Grant, and Michael McKinney are less jovial.

the cash. Shelly and Kelly didn't seem to mind his absences—they went on spending money and enjoying their new lifestyle.

Shelly Chambers, for instance, bought a new BMW convertible with cash. Little did she know that Hendrick BMW reported the transaction, because federal law requires all cash transactions over \$10,000 to be reported to the Internal Revenue Service.

Also, exactly one month after the heist, she walked into the Belmont branch of Wachovia carrying \$200,000 in a briefcase. She opened it for the manager and asked, "How much can I deposit without the bank reporting the transaction?" The branch manager noticed the money was bundled with Loomis Fargo straps. He promptly rejected her deposit and filled out the IRS form anyway, noting her request as a "suspicious transaction."

Chambers liked to show people just how much money he had. He showered Shelly with gifts, including a 3.5-carat diamond ring worth \$43,000, a \$5,000 Rolex, and breast implants. Many nights were spent playing pool on a \$10,000 billiard table he bought on a pre-Christmas shopping spree in New York City. Ken realized that Chambers was the worst pool player of the group, and since he insisted on playing for money, each game was staked at \$20. Every time Chambers would run out of twenties, he would send Shelly to the basement to bring him more. He once scolded her for bringing an entire stack of twenties, which he promptly lost to the others.

In December, the Chambers had invited Ken and his wife, Betty, to a grand Christmas party to celebrate and show off their new home. Shelly Chambers began the preparations by find-

In addition to cosmetic surgery for his wife

Payne paid off his credit cards and mobile home

gang, Ken had a job. So the FBI even promised to pay for a few weeks of vacation.

So Ken spent a lot of his free time over the next few weeks at the Cramer Mountain house. Soon he noticed that Eric Payne was losing favor with Chambers. Even though Chambers had bought a mansion and cars, he criticized Payne for lavish spending. In addition to cosmetic surgery for his wife and relatives, Payne paid off his credit cards and mobile home and bought a thirty-foot camper, pulled by his new Chevy Tahoe. He paid cash for a Harley Davidson Road King motorcycle and dirt bikes for his nephews for Christmas. For his daughter's birthday, he hired a limousine to carry her and her friends to a local steak house for dinner and dessert bar. He talked about buying an airplane and made an offer to buy a gym in downtown Belmont.

Ken also noticed that Chambers would disappear for days at a time. He would resurface and have yet another plan on how to move the money. Ken suspected Chambers went to Miami or maybe the Cayman Islands to establish offshore accounts to hide

ing a twenty-foot Christmas tree and paying \$5,000 to decorate it. Chambers talked about the party constantly, saying Shelly was personally supervising the guest list and all the details. It would be the highlight of the season. Chambers told Ken, suggesting he arrive early so he could find a parking place. When Ken and Betty arrived at the Cramer Mountain house, the guest list was the same seven or eight people who were there every weekend to watch the race. Ken couldn't believe the quantity of gifts under the tree, all professionally wrapped. They stood around drinking beer and wine while Chambers told the same stale jokes. Ken realized that Chambers' new wealth didn't buy him any new friends—at least none that he could trust.

As the winter wore on, Steve Hartness gave me regular updates on how Ken was doing. One Sunday night in late January, Hartness called me at home howling with laughter. He told me this story:

Chambers got the idea to take the gang out for a night on the town—a big steak dinner topped off with drinking and

dancing. When Saturday came, Chambers showed up in a chauffeured, \$200-an-hour limousine. Every time the driver opened the door, Chambers gave him a \$20 tip. The party included Kelly Campbell, Shelly and Steve Chambers, Eric Payne and his wife, and Ken and his wife.

Chambers' idea of a big steak dinner was the Western Steer in Gastonia. Ken felt more than a little awkward as they arrived in a limo and proceeded through the serving line. Chambers even paid for the dessert bar. After dinner they piled back into the limousine and off they went for their night on the town.

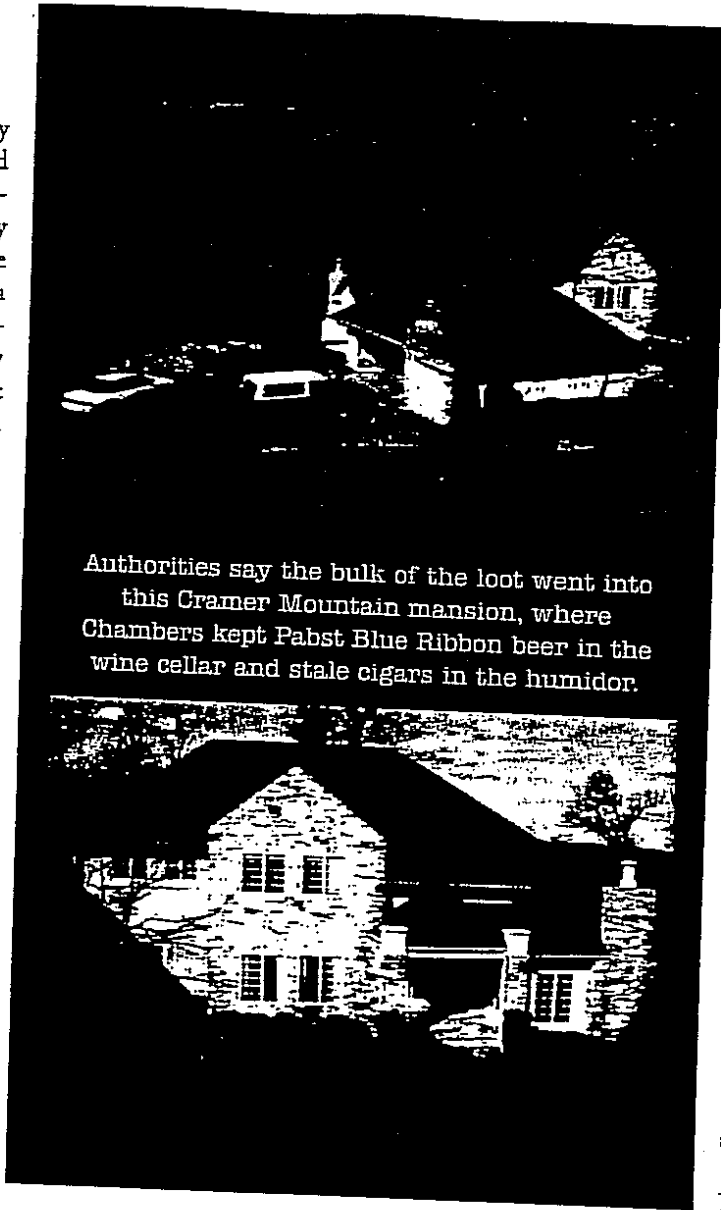
The group ended up at Cricket's Lounge, a reconditioned pool hall in the parking lot of Eastridge Mall in Gastonia. It was now a disco unaccustomed to chauffeured limousines. Ken told Hartness the group got so drunk they began to "dirty dance," which was too rowdy even for the

patrons of Cricket's. Chambers got so mad at his wife's dancing that they got into a fight inside the club. The manager finally asked them to leave, and on their way out Chambers boasted, "I'll show you—I'm going to come back and buy this place."

When they got into the limo, Shelly Chambers and Kelly Campbell got into a huge argument over which one had the most spending cash. They each kept several thousand dollars rolled up in their purses. Shelly snipped, "Well, we know who really controls the money around here, don't we?" Chambers told them both to shut up, which was exactly what Ken had been thinking all night.

True to his word, Chambers showed up at Cricket's the next day and offered the owner/manager \$250,000 cash for the place. This was actually a smart move because bars and other cash-oriented businesses provide an excellent place to spend or hide cash. The deal was discussed, then postponed because Chambers wanted to see the club's records.

When he returned home Chambers boasted to his friends about going into the bar business. He said he had big plans for the place. First he would change the name from Cricket's to The Big House. Then he would buy new uniforms for the wait staff and bartenders—striped suits like you see in old prison movies. Chambers planned to post a billboard along Interstate 85 that read: "Come to the Big House: If you can't do the time, don't do the crime."



Authorities say the bulk of the loot went into this Cramer Mountain mansion, where Chambers kept Pabst Blue Ribbon beer in the wine cellar and stale cigars in the humidor.

And to think Chambers was mad at Payne for being too conspicuous.

After Hartness and I quit laughing he told me another incident that was of considerable importance. Chambers made a cellular phone call as they were leaving Cricket's. Since virtually all Chambers' friends were in the limo, Ken wondered whom he was trying to reach. All he heard was "room 403" and the other party answered after a couple of rings. "We'll be there in ten minutes. Meet me in the parking lot," Chambers said.

Chambers directed the driver to a motel in Charlotte. He got out alone and talked to a man—blond, very skinny with a mustache. Ken didn't get a good look at him, but he told the FBI this person looked like David Ghatt. When Chambers got into the limo he had a brand new box of Cuban cigars, straight from Mexico.

Hartness and I thought Ken must have been mistaken. Ghatt's face was all

over the news, and if he checked into a local motel, someone surely would have recognized him. Also, Ghatt surely wouldn't risk capture to meet Chambers in a motel parking lot.

But if this person wasn't David Ghatt, then who was he? It was Michael McKinney, we later learned—a boyhood friend of Chambers and Payne who resembles Ghatt. Chambers originally enlisted his help to launder the stolen money. This meeting, we later learned, marked the beginning of a more sinister development—a murder plot.

By early February, the FBI had enough information to get a wiretap on Chambers' home telephone. Meanwhile, Chambers was becoming increasingly reckless with the money. He couldn't spend it fast enough. In early February, he took Ken to a furniture store across from the Gaston County Courthouse. Chambers and his wife had bought several pieces there, and he decided it might be a nice shop to own. He negotiated the sale with one stipulation—the owner wanted to remain as the store manager. Since Chambers knew nothing about running a store, he agreed. Chambers paid cash, or so he told Ken.

Soon Chambers became disillusioned with the furniture business, saying, "When the team is losing, the owner fires the coach." He promptly sacked the manager, who wasted no time reporting Chambers and his wads of money to the FBI, Ken said.

None of Chambers' group worked any longer, so they spent their time drinking. But Ken held a job and couldn't afford to be out all night boozing it up with Chambers. When he did drink with Chambers and his gang, Ken feared he would slip up, blow his cover, or drop his recorder in front of Chambers. That would have been tough to explain.

It was now late February and the FBI was impatient. Chambers still had not fully confessed to the theft and had said nothing about Ghatt. Rozzi would tell Ken that an arrest was imminent, but they needed a little more information. In order to get this thing over with, he told Ken, "We've got to have a taped confession and an idea of where Ghatt or his body is located." Even with the wiretaps, the Feds were seemingly at a standstill.

At the FBI's insistence, Ken called Chambers and set up a golf game for Friday, February 20. The FBI planned to be nearby when Ken and Chambers played the round. They would stash a special microphone on Ken that would pick up and tape the conversation. On the Cramer Mountain golf course, it would be just Chambers and Ken—plus five trusted FBI agents hiding in the woods. Ken made it clear to Chambers that he was in desperate need of money and that he wanted to be in on whatever they were doing and soon. He would transport cash with no questions asked. Chambers liked Ken's eagerness and promised to discuss details on the golf course and put cash in Ken's pocket.

Friday came and it rained. No golf, no confession, and no arrests. When they met on Saturday for their usual weekend beer drinking, pool shooting, and race watching, Ken noticed Chambers was sporting a new accessory—a pistol. The first chance he got he called Rozzi. This was not in the plan.

Ken told the agents that Chambers was not only armed but also was interviewing for a bodyguard. Chambers' theory was that anyone as rich and important as himself needed protection from kidnapers or whoever else might do him harm. This complicated matters. No longer would Ken and Chambers be able to talk without this person around. And what if they found out Ken was taping the conversations? Chambers bragged about what he would do to people who crossed him. He would break or cut off their fingers, then other body parts, depending on the seriousness of the breach in confidence.

Ken had a wife and family to protect. He spent his workdays dreading to return home because Chambers might call. At night, he slept little. The FBI was pushing him to make their case, but Chambers now distrusted everyone. Ken and his wife were arguing. She feared for him, and no reward was worth Ken's life. They had gone this far so he decided to keep up the facade, but if the case didn't break soon, his marriage might.

The FBI had wiretaps and an informant who was in the suspects' confidence. They had a paper trail of cash transactions,



FBI agents escort Chambers to a vehicle after he was formally charged in connection with the theft.

Steve Chambers' parents Mary, front, and Robert were charged with money laundering. Opposite, Kelly Campbell, front, Michelle Chambers, and Eric Payne react to the crowd as they leave the Federal Courthouse after a hearing.

and a dollar wasn't spent without the FBI knowing about it. Surveillance on the Chamberses was tight. But they still had no confession, no knowledge of Ghannt's location—alive or dead—and the gang continued to flaunt its ill-gotten gains. Something had to be done, and we all expected Ken would have to do it.

About this time, FBI surveillance discovered Kelly Campbell making regular trips to a pay phone at a convenience store across the Mecklenburg County line. Since she had a cellular phone and access to phones at the Cramer Mountain house, this activity drew Rozzi's attention. The FBI began tapping the phone and learned Campbell was talking to someone in the little resort town of Playa del Carmel, Mexico.

Soon it became clear—David Ghannt was on the other end. Ghannt was alive and well in a Mexican resort.

The agents' relief was short lived. Agents listened as Chambers and Michael McKinney, whom Ken had first seen at the Charlotte motel parking lot, discussed taking a rifle to Mexico. Ghannt was restless, wanting to come home, and getting cash to him was becoming more of a nuisance. Chambers worried Ghannt might expose them to arrest, and thus Ghannt had to be eliminated. Having discovered



Ghannt alive, agents feared he would soon be killed.

Chambers had succeeded in hiding David Ghannt without a trace. The night of the heist, Kelly Campbell drove Ghannt to Columbia, South Carolina, to catch a flight to Mexico. They hadn't the sense to call ahead, because when they arrived at the airport, they were told there were no flights to Mexico. Ghannt took a bus to Atlanta and caught a flight from there. Photo identification is required for air travel, but Ghannt had left the country on a regular commercial flight for Mexico. The FBI theorized that Ghannt bought a new ID and passport for \$50,000, which seemed ridiculous because none of the principals had enough money to pay off their credit cards prior to the heist. Ken said it was more likely that Ghannt used Mike McKinney's license and passport, because they look very similar, and simply relied on the inattention of the Mexican border police. It worked, much to the dismay and confusion of the FBI.

Now that the FBI knew Ghannt was alive, this case was a simple bank larceny. With the evidence acquired so far, arrests could be made immediately. But they still had to find Ghannt.

For once the FBI was at a disadvantage. Chambers and McKinney knew where David Ghannt was, and they didn't. If McKinney got to Ghannt before the FBI did, then Chambers'

link to the Loomis

Fargo heist might be forever silenced. Clearly, the FBI had to find Ghannt first. The clock was ticking on Ghannt's life, and the entire investigation hung in the balance.

It was time for the FBI to fish or cut bait. The bait, of course, was my client. Rozzi called Ken and explained the plan.

Ken had more than a few reservations. He would risk exposure as an informant and thereby his life, and possibly the lives of his wife and family. Hartness and I didn't like it one bit, but Rozzi convinced us that Ken would be protected. We reasoned that if the plan went as it was supposed to, then Chambers and the gang would be arrested and behind bars. If it didn't, then Ken would drop out of sight, with the help of the FBI, until arrests were made. Either way, Ken would receive the protection we wanted and the peace of mind he wanted.

Final details were worked out with the agents and the plan was put into motion.

Ken had always waited for Chambers to call him. This was to be the first and last time Ken would initiate contact. On Sunday, March 1, Ken called Chambers at his house and told him people had been saying he had done the Loomis Fargo job. Ken told him he wasn't sure they could move (continued on page 70)

White Trash Crime

(continued from page 63)

the money as planned and they needed to talk about what to do. Chambers said he didn't commit the heist and told Ken not to worry, that he would take care of it. This conversation was taped, but did not bring the response the FBI sought. However, the next call did.

Chambers was worried that people were talking and that when Ghannt was finally found, he would implicate the rest of them. He immediately called Kelly Campbell to find out exactly where Ghannt was hiding. The original plan was for Ghannt to change locations every few days or whenever he grew tired of the surroundings. He demanded that she find out immediately where Ghannt was. Chambers' plan was for Mike McKinney to go kill him.

Campbell did have Ghannt's private number for emergencies. Chambers declared this was such an emergency. Campbell called and talked to Ghannt while the FBI traced the call to a little hotel in Playa del Carmel. Chambers booked a flight for Mike McKinney to leave on March 2 for Mexico. But first he had one piece of business to straighten out.

Later that day, Chambers called Ken and asked him to meet them at a pool hall in Charlotte that night. He said they would discuss their plans to move some cash. Ken feared it was a setup. Chambers used the word "we," meaning he and his new bodyguard would be there to get to the source of the rumors. Ken feared he would get hurt or maybe killed if he met Chambers that night. As it turned out, this would be the last time Ken spoke to Chambers.

Ken called Rozzi to ask whether to meet Chambers, but the agent was out. He tried his pager and voice mail, but no luck. It was unlike Rozzi to disappear at such a crucial point in the investigation. What Ken didn't know was that Rozzi and other FBI agents were headed to Playa del Carmel with a warrant to arrest Ghannt. Since Ken couldn't muster FBI protection, he decided against going to the meeting.

Much to our relief, at 6 a.m. on March 2, the FBI executed a search warrant on the Cramer Mountain house and arrested Steve and Michelle Chambers on charges of bank larceny and money laun-


dering. Steve Chambers and Michael McKinney were also charged with conspiracy to commit the murder for hire of David Scott Ghannt.

Rozzi arrested Ghannt in Playa del Carmel on bank larceny charges. The newspapers reported that he had spent the last five months in seclusion, eating M&Ms and smoking cigarettes. He was now on his way back to Charlotte, headed for even more seclusion in a federal prison.

Over the next few weeks, other arrests were made. Court records show Chambers had enlisted his father and mother to deposit large amounts of cash into safety deposit boxes in the Gaston County area. A search warrant for the boxes yielded \$1.9 million. Robert and Mary Chambers told the FBI that their son had said the cash was derived from gambling winnings in Atlantic City. The couple pleaded guilty to money laundering. Chambers had also enlisted the help of Shelly's mother and stepfather, Sandra and Dennis Floyd, and Eric Payne's wife, Amy. Other old friends, Eric Scott Grant, Thomas Nathan Grant, John C. Hodge, and Calvin Hodge, were charged with money laundering for assisting Chambers in hiding cash.

Within weeks of their arrests, the Chamberses decided to confess their involvement in the theft. They detailed to the best of their knowledge for the FBI where they had spent the money. The FBI already had seized duffel bags of cash in the Cramer Mountain house basement and filed forfeiture proceedings against the house, sixty-three pieces of jewelry, the billiard table, five cars, one Harley Davidson motorcycle, and the contents of nine safety deposit boxes in various banks in the region. More than \$1.4 million was recovered in one form or another.

Seventeen of the twenty people charged have entered guilty pleas in the case. Ghannt pleaded not guilty. Ken, meanwhile, collected a six-figure reward that allowed him to move away from the small-town talk of Gaston county. He still works at his regular job, though.

As for the remaining \$2.6 million of unrecovered and unaccounted for loot, nobody's talking. 

Monroe Whitesides is a Charlotte lawyer with Whitesides & Walker LLP. © 1998 by H. M. Whitesides Jr.


The Embedded Nightmare

(continued from page 45)

entities have declined to report their plans, if any, to NERC. And of significant concern, of the entities that did report as of September 8, 1998, 86 percent had not done any integrated system testing. In consumer terms, that's the same as your automobile manufacturer saying, "Yes, we've tested the tires. Yes, we've tested the steering mechanism, and we've tested the engine. But NO, we haven't driven the car!" These integrated systems are what coordinators like Duke Energy absolutely depend on to perform their amazing—and crucial—juggling act.

In an interview with Duke Energy at the end of 1998, Whitney reported that "70 percent of their readiness efforts had been completed." She further went on to say that "(the persons responsible) fully expect to have all their testing of critical systems complete and compliancy established on time," and that she felt "Duke Energy was pretty far ahead of where the rest of the industry was." She also challenged anyone to go on the Internet and find out what other industries are doing with regards to Y2K readiness. "The utility industry as a whole has made significant progress by working together. We're showing the world where we are and what we are doing," she said.

There's a slew of "happy sunshine" committees and public affairs spokespeople whose sole duty is to make the public feel at ease with any concerns they may have regarding the millennium bug. In contrast, there are doomsday web sites and articles available at the touch of a fingertip designed to cast a shadow of fear over the world. The best perspective is one of careful optimism.

Go ahead and plan that 2000 party, but prepare for it like you would if it were taking place in the middle of a hurricane. Serve room temperature foods (like proof-pudding with a side of Ritz), and make sure the champagne will be cold before midnight. After midnight... well, hire a woodwind band. "Auld Lang Syne" sounds best when played on a twig-carved flute. Surround the stage with vanilla-bean incense and candles. It makes for a better kiss anyway. 

Nancy Jean Okunami is a freelance writer who lives in Charlotte. This is her first story for this magazine.